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**Makeup work:** [**http://rhsconsumerlifeskills.wikispaces.com/**](http://rhsconsumerlifeskills.wikispaces.com/)



# COURSE DESCRIPTION

## Consumer Life Skills is a one-semester required course for juniors and seniors. This course is designed to make students aware of career opportunities available to them and to improve consumerism skills in the areas of personal finances, taxation, credit, housing, insurance and other consumer life issues.

# TEXTBOOK AND SUPPLIES

TEXT: *On Your Own*. Personal Filing Materials will be provided for students. Other materials you will need to bring each day to class are a pen or pencil, a folder with notebook paper, and a calculator.

### Course Outline

## Setting Up a File



1. Setting Up an Effective Filing System
2. Using the On Your Own Process Kit
3. Opening a Checking Account
4. Comparing Banking Services
5. Opening and Using a Checking Account
6. Reconciling a Bank Statement

## Setting Up a Budget

1. Forming Budget Decisions
2. Determine Monthly Income and Expenditures

## Savings and Bank Services

1. Compare Savings Accounts
2. Using Electronic Banking
3. Retirement Planning

## Applying For Credit

1. Establishing Creditworthiness
2. Consumer Credit Laws
3. Credit Cards, Installment Plans and Loans
4. Taxes
5. 1040 EZ
6. State Taxes



## Career Unit

1. Job Search
2. Resume, Cover Letter, Application
3. Interviews
4. Looking for Housing

A. Apartments



1. Lease
2. Buying a Home

## Insurance

1. Health
2. Life
3. Social Security
4. Auto
5. Home
6. Transportation Options
7. Costs
8. Used vs. New Cars

XI. Consumer Rights and Responsibilities